

Information to identify the case:

Debtor 1 Charles R. Iles
First Name _____ Middle Name _____ Last Name _____
Debtor 2 Ryan K. Iles
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court District of New Jersey
Case number: 19-22358-ABA

Social Security number or ITIN xxx-xx-4570

EIN -----

Social Security number or ITIN xxx-xx-8841

EIN -----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles R. Iles
aka Charles Iles Jr., aka Charles Iles, aka
Charles R. Iles Jr.

Ryan K. Iles
aka Ryan Iles, aka Ryan McLean

10/11/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Charles R. Iles
Ryan K. Iles
Debtors

Case No. 19-22358-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 21

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.

db/jdb +Charles R. Iles, Ryan K. Iles, 33 Gilbert Avenue, Westville, NJ 08093-2104
518314149 +Capital One Cabel/World's Foremost Bank, Attn: Bankruptcy Dept, 4800 NW 1st St,
Lincoln, NE 68521-4463
518314150 +JPM Chase Card Services, Attn: Bankruptcy Dept, PO Box 15298, Wilmington, DE 19850-5298
518314151 +Kohls/Capital One/Capone, Attn: Bankruptcy Dept, PO Box 30285,
Salt Lake City, UT 84130-0285
518314153 Rowan Medicine, Faculty Practice Plan, PO Box 635, Bellmawr, NJ 08099-0635
518314154 +Rowan Medicine FPP (3), Rowan Med Pediatrics SOM, PO Box 71356,
Philadelphia, PA 19176-1356
518333794 +Towd Point Mortgage, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406,
Westmont, NJ 08108-2812
518314160 +Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, PO Box 20507,
Kansas City, MO 64195-0507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Oct 12 2019 04:03:00 Brian Thomas, Brian Thomas, Esq,
327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 12 2019 00:49:19 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 12 2019 00:49:15 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518314147 +EDI: AMEREXPR.COM Oct 12 2019 04:03:00 Amex, Correspondence/Bankruptcy, PO Box 981540,
El Paso, TX 79998-1540
518314148 +EDI: CAPITALONE.COM Oct 12 2019 04:03:00 Capital One, Attn: Bankruptcy Dept,
PO Box 30285, Salt Lake City, UT 84130-0285
518314152 +E-mail/Text: bankruptcy@prosper.com Oct 12 2019 00:49:54 Prosper Funding LLC,
221 Main Street, Suite 300, San Francisco, CA 94105-1909
518314155 +E-mail/Text: jennifer.chacon@spservicing.com Oct 12 2019 00:50:24
Select Portfolio Servicing, Inc, Attn: Bankruptcy Dept, PO Box 65250,
Salt Lake City, UT 84165-0250
518315296 +EDI: RMSC.COM Oct 12 2019 04:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518314157 +EDI: RMSC.COM Oct 12 2019 04:03:00 Synchrony Bank/Sams, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
518314158 +EDI: RMSC.COM Oct 12 2019 04:03:00 Synchrony Bank/TJX, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
518314159 +EDI: RMSC.COM Oct 12 2019 04:03:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
518314156 +EDI: RMSC.COM Oct 12 2019 04:03:00 Synchrony Bank/ppxtrm, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
518314161 +EDI: WFFC.COM Oct 12 2019 04:03:00 Wells Fargo Dealer Services, Attn: Bankruptcy Dept,
PO Box 19657, Irvine, CA 92623-9657

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 21

Date Rcvd: Oct 11, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2, U.S. Bank National Association, as Indenture Trustee bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Brian Thomas brian@briantomaslaw.com, bthomas@ecf.axiosfs.com
Rebecca Ann Solarz on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2, U.S. Bank National Association, as Indenture Trustee rsolarz@kmllawgroup.com
S. Daniel Hutchison on behalf of Debtor Charles R. Iles sdhteamlaw@outlook.com, backupcourt@outlook.com;sdhlawparal@outlook.com;hutchisonsr39026@notify.bestcase.com
S. Daniel Hutchison on behalf of Joint Debtor Ryan K. Iles sdhteamlaw@outlook.com, backupcourt@outlook.com;sdhlawparal@outlook.com;hutchisonsr39026@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6